

Have You Signed a Blank Check?

The Automobile owner who drives his car without adequate insurance has signed a blank check. At any moment an accident may occur which may make him liable for damages to the extent of every dollar in the bank and every bit of property he owns.

No man with property can afford to take such a chance.

ETNA-AUTO INSURANCE

protects the motorist against the insurable motoring risks. It is your one guarantee against the possibility of financial loss due to the operation and ownership of your car.



— Realtors —
Torrance
Insurance in all its Branches
Auditorium Bldg. Phone 133-J

A Little Bit of History and A Whole Lot of Thanks

There are now living in this city probably six families who located here in the early days of 1912, who can well remember when the Brighton and Colonial buildings were in the course of construction; when the Union Tool company was the only industrial plant here; when the Llewellyn Iron works and the Pacific Electric shops were topics of conversation and things to be realized some day; when there was not even one automobile owned by a local resident; when oil meant only a lubricant; when acreage in this vicinity could be had for \$300 per, and desirable Torrance city lots for about the same price. These six families and a few more who left Torrance since then saw the establishing of the "first store in Torrance" with a few hundred dollars' worth of catables. They and those who came later helped by their liberal support to make this store what it is today—the best and largest-stocked grocery store not only in Torrance, but within a radius of 15 miles.

(I haven't been away more than 10 days altogether since 1912) I have at all times tried to do what to me was the right thing to the public I served and to the community I call home. I take this means of expressing my most sincere thanks to all you folks who patronized this store, and whatever small success I have attained I attribute directly to you. At this time it has become necessary for me, owing to other interests, to quit the business, and I take great pleasure in being able to say to you that my successor, Mr. Raymond Tomkins, is a man of ability and integrity; he has lived among you for over six years, understands the grocery game, and is willing to learn more by personal contact and untiring effort. Both Mr. and Mrs. Tomkins are on the job from 7 in the morning and until closing time of every work-day. Their only purpose is to serve you well, to earn and retain your good will.

Once more I thank you.
Adv.-12 JACOB ISENSTEIN.

TORRANCE PERSONS AND PASTIMES

Comings, Goings and Doings of Folks Hereabouts

Mr. and Mrs. William Gascoigne and daughter Maxine were guests Saturday of friends at Claremont.

Mr. and Mrs. John Dennis were dinner guests Sunday of Mr. and Mrs. E. J. Mills of Long Beach.

Mr. and Mrs. John Brodhead, Mrs. Harold Brodhead, Mr. and Mrs. William Gascoigne, and Mr. and Mrs. J. C. Clemmer visited several of the battleships at the harbor Saturday.

Mr. and Mrs. J. A. Young, Mrs. Billings, Mrs. Nettie Steinhilber, Mrs. Fred Hanson and W. H. Gilbert attended the play given Tuesday evening by the Woman's club of Redondo.

Mr. and Mrs. Lawrence Crowell have moved into the Benton court on 214th street.

Mrs. M. Laura Eggleston of Alhambra was a recent guest of Mrs. John Dennis of Susana and Carson streets.

The Royal Neighbor Needle club met Thursday afternoon at the home of Mrs. Fred Tourtellotte of East Carson street.

Misses Margaret and Dorothy Leake will return Sunday from their stay at Big Pines.

Mrs. W. K. Earle and son and Mrs. Charles E. Risley and son were weekend guests of Mrs. Nettie Steinhilber.

Mr. and Mrs. M. C. Harshaw of Moneta, Mr. and Mrs. R. R. Howe, and Mrs. Nelson Reeve were dinner guests Sunday of Mrs. Lucy Reeve.

Mr. and Mrs. J. S. Tolson of Huntington Park and Lee Gray were dinner guests Sunday of Mr. and Mrs. George Woodside of Carson street.

Mr. and Mrs. Leon Morrison and daughter Mildred, of San Francisco, are guests at the home of Mr. Morrison's aunt, Mrs. Hurum Reeve.

William Cornell of the Catalina Island company was a guest of friends here Wednesday.

Mr. and Mrs. P. L. Briney, daughters Ruth and Olive, and Mr. and Mrs. Johannessen, of Santa Ana, were dinner guests Sunday of Mr. and Mrs. Perry G. Briney.

Mrs. Jean Ulbright of Los Angeles and Mrs. Boehlmer of St. Louis were recent luncheon guests of Mrs. Hurum Reeve.

Mr. and Mrs. C. R. Knapp of 1814 Martina avenue were weekend guests of friends at Sunland.

A dinner dance given Wednesday evening at Masonic temple for Masons, their wives and sweethearts was an exceedingly pleasant affair and well attended.

The Ladies' Aid of the M. E. church will celebrate their anniversary with

a kitchen shower Tuesday afternoon, Oct. 16. Luncheon will be served at 1 o'clock in the church parlors.

J. B. Gregory, wanted by the Santa Monica police, was picked up in Torrance one day this week by Chief Anderson. Gregory is charged with forgery.

A car driven by F. R. Nixon of Downey, Calif., struck James D. McDonald's car Tuesday and turned it over. The top, rear wheel and casing were torn off. The accident occurred on Sartori street.

Arthur Burmaster's car was badly damaged when he collided with a San Pedro Lumber company truck on Carson street west of Torrance. Burmaster, in his report to the police department, states that the truck was parked crosswise on the boulevard.

Mr. and Mrs. George W. Proctor entertained a number of friends at a plunge party Saturday evening. Upon their return to the Proctor home refreshments were served. "A good time was had by all." The guests were Mrs. W. K. Early and Mrs. Charles E. Risley of Los Angeles, Mr. and Mrs. Joe Stone, Mr. and Mrs. W. Harold Kingsley, Mrs. Nettie Steinhilber, and Mr. and Mrs. Frank Steinhilber.

CARD PARTY

On Monday evening, Oct. 15, a card party will be given at the Catholic hall by the Altar society. Mrs. A. R. Mullen will be hostess for the occasion. Six appropriate awards will be made. Refreshments will be served.

MACCABEES, NOTICE!

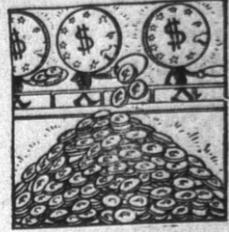
The initiation of the class of candidates will be held in Darfield hall, 730 South Grand avenue, Los Angeles, Tuesday evening at 8 o'clock. The great commander and the deputy supreme commander will be present.

Out-of-town members need not worry about getting home, as the meeting will be closed in ample time for visitors to make their trains.

CRUDE OIL PRICES DROP

Crude oil prices were reduced this week by the Standard Oil Company. Reductions range from 10 to 30 cents a barrel. Prices follow:

Gravity	Oct. 9	Aug. 3	Decrease
20 to 20.9	.51	.61	.10
21 to 21.9	.52	.62	.10
22 to 22.9	.53	.65	.12
23 to 23.9	.54	.68	.14
24 to 24.9	.55	.71	.16
25 to 25.9	.56	.74	.18
26 to 26.9	.57	.77	.20
27 to 27.9	.58	.80	.22
28 to 28.9	.59	.83	.24
29 to 29.9	.60	.86	.26
30 to 30.9	.61	.89	.28
31 to 31.9	.62	.92	.30
32 to 32.9	.63	.95	.32
33 to 33.9	.64	.98	.34
34 to 34.9	.65	1.01	.36
35 and above	.76	1.04	.28



Watch Your Interest Grow!

Your dollars are in the army of King Interest. But they are fighters; they are workers. Each one has to make four cents a year and throw it into your "pile." It's a loyal army at this bank.

State Exchange Bank
"THE COMMUNITY BANK"
—WE PAY 4% ON SAVINGS ACCOUNTS—
TORRANCE CALIF.

For Sale =

6 acres
one tract
Lomita

C. P. ROBERTS
1113 Narbonne Avenue Lomita, California

How To Write A Want Ad

If you were to buy a lot of new desks for your office and you heard of somebody who wanted to buy some old desks, you would call your stenographer and write that person a letter something like the following:

"A friend of yours has just told me that you are in the market for some desks. We have just installed a complete new outfit of new desks in our office and our old ones are for sale.

"There are seventeen desks in the lot. They are the standard Claxton make, 42 inches long, each equipped with four side drawers and one flat drawer. They are finished in imitation mahogany, and show very few signs of wear. We bought them in 1917, and they have been used by our city salesmen only a few hours each day. We got a special price on them, \$28.50 each, and we'll sell them at \$16 each.

"Please let us know your decision promptly, as we will advertise them if you don't want them, in order to clear our floor space."

But if you didn't know of anybody who was in the market for

some old desks you would call up your favorite newspaper and insert an advertisement something like this:

DESKS FOR SALE—17, look like new; must sell; bargain. Grimes Mfg. Co., 111 E. 12th St.

Then if you did not dispose of the desks in a few days you would probably condemn the newspaper and classified advertising in general.

The fault lies in the fact that want ads are paid for by the word or line, and the psychology of wasting units, when every unit costs an additional sum, is too strong to overcome.

The cost of classified advertising is so slight that one need hardly consider the expense, provided the desired results are secured. A 15-word advertisement at the rate of 2c a word would cost 30c, while a 100-word advertisement, approximating the space that the letter quoted above would occupy, would cost \$2.00. Wouldn't you be willing to spend the difference to assure a quick sale?

A man who will spend a whole afternoon at the golf links for the sake of a word or two in private with an important customer will snap off a telephone conversation at the end of the third minute, even if the want of another minute almost loses the sale.

A man who will nonchalantly O.K. a \$50 item for entertainment without a murmur will cut the eleventh word from a telegram, even at the risk of mutilating his message.

The Remedy Lies In Forgetting the Cost

And this advice isn't all newspaper propaganda, either. As a matter of fact, BETTER copy does not always mean MORE copy. It is a safe bet that 75 per cent of the bad want ads printed in a single issue could be im-

proved without increasing the size of the ads. Take the advertisement quoted above. Instead of the meaningless string of words, suppose you had written:

DESKS FOR SALE—17, Claxton, 42-inch, used 5 years; \$16.00 each. Grimes Mfg. Co., 111 E. 12th St.

This advertisement is exactly the same length as the other, but a whole world of additional information has been included. Probably the second ad would have reached the right prospects and might have resulted in a sale.

The truth of the matter is that if you don't get results from a Want Ad, whatever you pay is exorbitant; while if you get satisfactory results, the cost of an adequate Want Ad is the least of all the costs connected with the sale.

Put More Thought Into Your Classified Advertising and You'll Get More Out of It.

The Classified page closes on Wednesday at 6 p. m.

Torrance Herald, Phone 1-J

2c a word

2c a word